

Pat Ennis

When You're Called

At 27 years old, Pat Ennis gripped the steering wheel as he made his way home on Route 66 and thought about his life. The past decade had been immersed in alcohol, drugs, and women, with no purpose or direction—a values vacuum reinforced by the employers he encountered through his early career. He had wanted to make something of himself, maybe become a Certified Financial Planner, but he hadn't had the strength of character to make it happen.

But now, Pat was working for Toth Financial, a start-up financial firm with Christian owners and several Christian employees. Tom, the owner, and Pat's new friend and co-worker Joe, were faithful to speak with him about the gospel and invite him to Christian Businessman Committee events. Day by day, their words began to land, and Pat came to accept that the Word was true, but he wasn't willing to give up his old ways just yet. "I understand," said one particularly impactful mentor, Bud Harper. "But just consider where that behavior has gotten you."

Driving home that Wednesday evening, Pat began, for the first time, to truly pray. "LORD Jesus," he said, "I've certainly made a mess of this. Please forgive me, and please take control." From that moment forward, he was changed.

Pat got home, let himself into his townhouse, and sat on the couch alone, reflecting on that transformative experience. Then his roommate walked in, demanding that he get changed so they could go to ladies' night at the bar down the street as they always did. Pat, however, announced he wasn't going. "I'm never going to ladies' night again," he said. "I've been saved."

"Saved from what?" his roommate asked. "Jesus has saved me," Pat affirmed. "That's great," his roommate said. "You can tell me all about it on the way to the bar." But Pat, now a new creation,

couldn't be swayed that evening.

With Christ, Pat now had hope and help for developing a strength of character he had never had before. His value system was turned upside down, and he began to care far deeper for the well-being of others. Now the founder and President of ENNIS Legacy Partners, a consulting firm dedicated to helping small business owners plan for their eventual exit, Pat has channeled his invaluable professional experience and insight into the company God called him to create. "Successful

business owners have great impact on the lives of so many people," he affirms. "We want to help them leave their business as successfully as they have been in building it. There is much at stake."

Pat first got the idea for his company while working at a wealth management firm several years ago, when a small business owner pleaded with the firm to take him on as a client. "He had \$400,000 in a retirement plan, while our minimum was \$1 million," Pat says. "But he couldn't

find the help he needed and wanted anywhere else, so we made an exception for him and one other business owner. Within eighteen months, both of them sold their business interests and brought in significant assets. That's when it hit me that these business owners have a huge impact on so many people, yet they have such a hard time getting help because their wealth is tied up in their companies."

Indeed, small business owners serve their clients, employees, community, and the local economy—a breadth and depth of impact that doesn't match the services available to them. As a Certified Financial Planner, Certified Exit Planner, and Chartered Advisor of Philanthropy with a proven track record in both the business and nonprofit sectors, Pat decided he wanted to help these individuals be just as successful in exiting



their businesses as they are in building them. “Exits are fraught with danger,” he points out. “Often, a person’s business is their largest asset, and their net worth is closely tied to it, but not much planning goes into making sure it has transferable value. You also have to think about relational issues with the family or the employees. It can either be very messy, or very peaceful. We work for the latter.”

ENNIS Legacy Partners is well-suited to serve any business owner, and though the company’s natural market is baby boomers, it also has a handful of millennial clients. Values-based in all they do, Pat and his team look for the same in their clients. “Our process is one of discovery, design, and implementation,” he says. “We help clients establish clear goals, choose the right exit path to accomplish those goals, and then design and implement a plan to make it all happen. It involves getting both the owner and the business ready for that inevitable time in the future when the owner exits.”

Though knowledgeable about managing wealth and success today, Pat grew up far from such things. Born in Georgetown University Hospital, he lived the first several years of his life in Clarendon and Chantilly, Virginia, until his parents decided to move to Gainesville—at that time the middle of nowhere. His father worked as a milkman and then a dump truck driver, while his mother stayed home raising Pat and his sister, born two years after him. “We had a very humble lifestyle, but in my eyes, we had food, a home, and clothing, so we always had everything we needed. From a financial or material sense, my wife and I both came from very little, so our idea of success today doesn’t revolve around financial or material possessions. Other things are just more important to us.”

From age six, Pat was an absolute baseball fanatic. He did his best to convince the other kids in the neighborhood to play the sport with him, but they preferred running around in the woods or riding bikes. His father worked hard to make ends meet, leaving the house before the children woke up in the morning and often returning late in the evening. Neither of his parents had pursued education past high school, but Pat’s mother, a Catholic and strict disciplinarian, made sure school was a top priority for the kids. “Work was the common theme at that time in my life,” Pat reflects. “There was always schoolwork and

chores. My mother taught me how to iron my clothes at age seven. She made us go to mass every week, and we weren’t allowed to play indoors. Everything in our house was perfectly in place.”

Pat did not take well to his mother’s intensity, and their antagonistic dynamic was intensified by her personal struggles. When she left the family when Pat was twelve, he felt a sense of relief. Two months later, she was killed in a car accident, marking a somber end to the prolonged ache of their relationship. His father, a diligent and kind man with remarkable character, assumed full care and responsibility for Pat and his sister until he was remarried two years later to the woman who would be a patient and loving stepmother to them until her death in 2017.

By that time, Pat’s passion had shifted from baseball to basketball, the sport that consumed him through high school. His father got him his first job, a summer gig counting trucks that passed by him at the end of a dirt road from early in the morning to early in the evening. “At the end of the summer, I was paid only \$30 for all those days sitting out in the hot sun and dust,” Pat remembers. “I was crushed. My next job was at a general store up the road, doing whatever needed to be done for 75 cents an hour. I also worked at several of the gas stations in town.”

Despite these responsibilities, Pat was completely and utterly unmoored. He was admired by his peers, which gave him the impression that he need not evolve any further as a person, so he embraced the careless, irresponsible, destructive persona he had developed. “I was one of the more popular kids on our campus of a thousand students, and teachers would try to tell me that real life would be much different,” he recalls. “One teacher got so fed up with me that he blew up in class, asking what the hell I was going to do with myself after I graduated. But nothing could get through to me.”

Pat’s father, perhaps overcompensating for how hard his mother had been, didn’t tighten the reins. “In his eyes, I could do no wrong,” Pat says. “Even though I was a complete loser, he always encouraged me and saw the best in me. He was gracious, grateful, and humble, and I can only remember him getting angry a couple of times in my life. One time was when a drunk neighbor began hurling insults at my father’s friend just because he was black. And another was when he caught me lying to him once in high school. He

taught me so much through the example he set for my sister and me.”

Through seventh grade, Pat had been a diligent and successful student, but he graduated with a C average, thanks only to the girls who did his homework for him and his ability to cheat or cram his way through tests. He decided to enroll at the Manassas Campus of Northern Virginia Community College, where he was in for a rude awakening. “I arrived on campus and found a huge group of new people who didn’t praise me the way people had in high school,” he recounts. “Realizing I had no character and no idea how to win respect for the right reasons, I was terrified.”

Pat set his sights on becoming a psychologist, but he was so paralyzed by fear that he had a panic attack in class about a year into his studies. With that, he dropped out of school with no idea what to do next. Then fate knocked on his door in the form of a Metropolitan Life Insurance salesman. “The guy came to see my dad and stepmother, and I saw that it was a way to make good money, so I told him I wanted to sell insurance too.”

Pat was a twenty-year-old who looked thirteen, but the salesman told him to come by the office the next day. Pat was given a book to study and a goal to reach. If he passed the test and sold five insurance policies in 60 days, the company would consider hiring him. As his father looked on with pride, Pat hit the mark and got the job, where he worked for the next three and a half years before he was recruited to another firm. Several years later, in 1986, he landed a job at Toth Financial, a fee-based financial planning firm in Tyson’s Corner, Virginia.

One day, not long after joining Toth, Pat happened to cross paths with a striking young woman named Charlotte. She had come in to meet with Joe Yetter, the colleague who reached out to Pat about faith. “He introduced us, and when I left the room, he told her to pray for me because my life was such a mess,” Pat recounts. “When she went to get in her car after the meeting, she found that she couldn’t turn her key. She felt God speak to her and tell her I was her future husband. She goes, ‘Oh yeah, God, right. He’s not a Christian, his life’s a mess, and he’s all the things I don’t want: a smooth-talking, handsome guy who wears a tie.’”

After writing about the experience in her journal that evening, Charlotte set the thought

aside, and Pat’s life continued as well. In 1988, now firmly committed to faith, he fulfilled his goal of become a Certified Financial Planner. Two years later, he left Toth to put some thought into whether he wanted to stay in the industry or not. He hung out a shingle as a financial planner, got a gig freeloaded UPS trucks from 4:00 to 8:30 AM, and helped clean houses and build decks, among other odd jobs.

Most importantly, though, the pastor at his church saw raw potential in Pat, which he began cultivating through Friday morning meetings. “He told me I needed to decide if I was going to be led by God and His Word, or if I was going to instead follow my feelings,” Pat says. “I had always lived my life driven by my emotions, but he coached me to instead apply Biblical principles, which helped me build important new habits and practices into my life.”

Through that time, Pat also began stepping into leadership at the church. He started as an usher, and was then asked to manage all the ushers. When he excelled at that, he was asked to lead small groups and take on public speaking roles. “I was scared to death at first, but I came to see I had skills I never knew I had. I could manage and lead, and those responsibilities translated into success at work. Most of the impactful training I received in life was through church.”

After this period of reflection, Pat landed a job as a financial representative at Merrill Lynch in Rockville. Then, in 1992, he got a call from an old Toth colleague now working at Fidelity Investments. Pat landed a job there, and within two years was surprised to find himself entering the firm’s management program. “How does someone with a past like mine end up spending eight weeks in Boston with successful executives who have earned their MBAs and done everything right?” he muses. “I saw it as God’s work.”

God was at work in other ways, too. In looking for a potential match for a friend, Pat’s mind began finding its way to Charlotte. “Then I began to think, what about Charlotte for me?” he remembers. Friends told him she was out of his league, but on January 1, 1995, he called her up to ask her out. On their first date, he told her he was looking for a relationship that could lead to marriage. On February 14th, less than two months later, they got engaged. “Charlotte has so much character,” he affirms. “She’s my greatest encourager and a tireless servant who cares for

others over herself. I cannot imagine life without her. Success for me is faithfulness to her until the day I die.”

Shortly after the wedding, Pat told Charlotte they should strive to live well below their means because he felt he might be called someday to serve in a ministry capacity that could not afford the same standard of living. “She’s as committed to faith as I am, so she took that in stride,” he laughs. Just as he predicted, that call came in 2002, when a friend contacted him about a role as Executive Director for Sovereign Grace Ministries (SGM), which was created by his church to plant more churches like it. The nonprofit had plans to grow and knew they needed someone with executive leadership skills to make it happen—someone just like Pat. “I had always prayed that, if God ever wanted me to leave my job to pursue a calling, He would ask me at a time when everyone would think I was crazy for doing it,” Pat says. “That’s exactly how it happened. I called SGM to pull my hat out of the ring after not hearing from them for months, but they asked for thirty minutes and then offered me the job. Even my father thought I was crazy for leaving my success at Fidelity during some of my peak earning years, but Charlotte and I had faith.”

When Pat came onboard, SGM had 35 churches. Over the next eight years, they planted over 45 additional churches across the U.S. and abroad. His success, both in the business and nonprofit worlds, drew the interest of small business owners in the community. As he advised them on leadership and management, he began to notice how great an impact they had, but also how challenging it was for them to get the help they needed—the seeds that ultimately led to ENNIS Legacy Partners.

Once Pat had everything moving in the right direction operationally at SGM, he began considering his next challenge. Charlotte urged him to go into business as a management consultant, but in 2010, he instead opted to join a friend, who he had met during his Fidelity days, as a principal to help grow his firm. Four years later, Charlotte again urged him to strike out on his own, drawing on his deep and multifaceted experience to help business owners in a unique way. This time, Pat took her up on the challenge, and ENNIS Legacy Partners was born.

Today, Pat sits on the board of Peacemaker Ministries, a national nonprofit focused on Biblical conflict resolution, and is a founding member of the DC chapter of Advisors in Philanthropy. Authentic and caring, he leads by serving others. In advising young people entering the working world today, like his two college-aged sons, Pat encourages a principles-based life rooted in values. “Know your convictions and what you stand for,” he says. “There’s a lot of temptation in the world, and you’re going to need courage. It’s incredibly helpful to have people in your life that know you and can hold you accountable, so don’t isolate yourself. It takes humility to seek the counsel of others and to let them see your flaws, but the great leaders of the world have a humility about them. Humility translates into success.”

Beyond that, Pat underscores the importance of expecting the unexpected. “Ask yourself: what do you want to leave behind, and how do you want to be remembered?” he says. “Some of my clients want never to retire, and that’s a great exit plan. But you’ve got to think about the people counting on you. If you love your employees, your company culture, your reputation in the marketplace, your family, your customers, your suppliers, and your community, make sure there’s a plan in place. That plan is the thing that will preserve your legacy and impact when—and wherever—you’re called.”

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About Gordon J. Bernhardt
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